

Form ntchrgbk

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-14949-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Irene Jacome-Espinoza  
aka Irene Jacome  
416 18th Street, Apt 2  
Union City, NJ 07087

Social Security No.:

xxx-xx-2863

Employer's Tax I.D. No.:

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**NOTICE OF HEARING**

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

on 2/18/21 at 10:00 AM

to consider and act upon the following:

**116** – Creditor's Certification of Default (related document:76 Motion for Relief from Stay re: 416 18th Street, Union City, NJ 07087. Fee Amount \$ 181. filed by Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER) filed by Robert P. Saltzman on behalf of J.P. Morgan Mortgage Acquisition Corp. c/o Rushmore Loan Management Services. Objection deadline is 02/2/2021. (Attachments: # 1 Exhibit Agreed Order # 2 Proposed Order # 3 Certificate of Service) ( Saltzman, Robert)

**117** – Certification in Opposition to (related document:116 Creditor's Certification of Default (related document:76 Motion for Relief from Stay re: 416 18th Street, Union City, NJ 07087. Fee Amount \$ 181. filed by Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER) filed by Robert P. Saltzman on behalf of J.P. Morgan Mortgage Acquisition Corp. c/o Rushmore Loan Management Services. Objection deadline is 02/2/2021. (Attachments: # 1 Exhibit Agreed Order # 2 Proposed Order # 3 Certificate of Service) ( Saltzman, Robert) filed by Creditor J.P. Morgan Mortgage Acquisition Corp. c/o Rushmore Loan Management Services) filed by Nicholas Fitzgerald on behalf of Irene Jacome-Espinoza. (Fitzgerald, Nicholas)

Dated: 1/22/21

Jeanne Naughton  
Clerk, U.S. Bankruptcy Court

In re:  
Irene Jacome-Espinoza  
Debtor

Case No. 17-14949-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 22, 2021

User: admin  
Form ID: ntchrgbk

Page 1 of 2  
Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2021:

Recip ID	Recipient Name and Address
db	+ Irene Jacome-Espinoza, 416 18th Street, Apt 2, Union City, NJ 07087-4426
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
cr	+ American Honda Finance Corporation d/b/a Honda Fin, P.O. Box 168088, Irving, TX 75016-8088
cr	+ J.P. Morgan Mortgage Acquisition Corp. c/o Rushmor, P.O. Box 55004, Irvine, CA 92619-5004
cr	+ Seterus, Inc., as authorized sub-servicer for Fede, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2021                      Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America cmecf@sternlav.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services Administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

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Marguerite Mounier-Wells on behalf of Debtor Irene Jacome-Espinoza nadiafinacial@gmail.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com

Maria Cozzini on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER mcozzini@sternlav.com

Maria Cozzini on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America mcozzini@sternlav.com

Marie-Ann Greenberg magecf@magtrustee.com

Nicholas Fitzgerald on behalf of Debtor Irene Jacome-Espinoza fitz2law@gmail.com

Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER rsolarz@kmlawgroup.com

Robert P. Saltzman on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. c/o Rushmore Loan Management Services dnj@pbslaw.org

Steven P. Kelly on behalf of Creditor Seterus Inc skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Steven P. Kelly on behalf of Creditor Seterus Inc., as authorized sub-servicer for Federal National Mortgage Association skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13